

In re:
Zakiyyah Najir Mitchell
Debtor

Case No. 24-13937-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 21, 2024

User: admin
Form ID: 309I

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

Recip ID	Recipient Name and Address
db	+ Zakiyyah Najir Mitchell, 5012 N 15th Street, Philadelphia, PA 19141-2213
14942279	+ Bluepearl Veterinary, 2950 Busch Lake Blvd., Tampa, FL 33614-1859
14942287	+ FCL LLC, 716 E Willow Grove Avenue, Glenside, PA 19038-7906
14943619	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107
14942278	bill.com (formerly Divvy), 6220 America Center Drive 100, Alviso, CA 95002

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mike@fullcircle.mn	Nov 22 2024 00:12:00	MICHAEL GUY DAVEY, Full Circle Law, 716 East Willow Grove Avenue, Wyndmoor, PA 19038
tr	+ Email/Text: bncnotice@ph13trustee.com	Nov 22 2024 00:13:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Nov 22 2024 00:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 22 2024 05:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 22 2024 00:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreregion03.ph.ecf@usdoj.gov	Nov 22 2024 00:14:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14942271	+ EDI: CCS.COM	Nov 22 2024 05:10:00	ADT, c/o Credit Collection Services, PO Box 447, Norwood, MA 02062-0447
14942274	+ EDI: ATTWIREBK.COM	Nov 22 2024 05:10:00	AT&T, PO Box 5074, Carol Stream, IL 60197-5074
14942273	Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 00:16:14	American Express, PO Box 981535, El Paso, TX 79998-1535
14942276	EDI: BANKAMER	Nov 22 2024 05:04:00	Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
14942275	EDI: BANKAMER	Nov 22 2024 05:04:00	Bank of America, PO Box 672050, Dallas, TX 75267-2050
14946679	EDI: BANKAMER		

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		Nov 22 2024 05:04:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14942277	+ EDI: TSYS2		
		Nov 22 2024 05:10:00	Barclays, PO Box BOX 8803, Wilmington, DE 19899-8803
14942280	EDI: CAPITALONE.COM		
		Nov 22 2024 05:10:00	Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
14942281	+ EDI: CAPONEAUTO.COM		
		Nov 22 2024 05:10:00	Capital One Auto, P.O. Box 60511, City of Industry, CA 91716-0511
14942283	EDI: CITICORP		
		Nov 22 2024 05:10:00	Citi, PO Box 6062, Sioux Falls, SD 57117
14942284	+ Email/Text: bankruptcy@philapark.org		
		Nov 22 2024 00:14:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14942285	Email/Text: operationsclerk@easypayfinance.com		
		Nov 22 2024 00:12:00	Duvera Billing Services, LLC, dba EasyPay Finance, PO Box 2549, Carlsbad, CA 92018-2549
14942288	+ EDI: USBANKARS.COM		
		Nov 22 2024 05:10:00	Fulton Bank, c/o Elan Financial Services, PO Box 6352, Fargo, ND 58125-6352
14942289	EDI: IRS.COM		
		Nov 22 2024 05:10:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14942282	EDI: JPMORGANCHASE		
		Nov 22 2024 05:10:00	Chase, P.O Box 15298, Wilmington, DE 19850
14942290	+ Email/Text: key_bankruptcy_ebnc@keybank.com		
		Nov 22 2024 00:14:00	Key Bank, PO Box 89446, Cleveland, OH 44101-6446
14945619	Email/PDF: resurgentbknofications@resurgent.com		
		Nov 22 2024 00:15:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14942291	Email/Text: EBN@Mohela.com		
		Nov 22 2024 00:13:00	Mohela - Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005-1243
14942292	+ EDI: NFCU.COM		
		Nov 22 2024 05:10:00	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
14942293	+ Email/Text: bankruptcygroup@peco-energy.com		
		Nov 22 2024 00:13:00	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14944349	^ MEBN		
		Nov 22 2024 00:08:08	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
14942294	EDI: PENNDEPTREV		
		Nov 22 2024 05:10:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
14942294	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Nov 22 2024 00:13:00	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
14942295	+ Email/PDF: ebnotices@pnmac.com		
		Nov 22 2024 00:15:21	PennyMac Loan Services, Attn: Correspondence Unit, PO Box 950002, Fort Worth, TX 76155-9802
14942296	^ MEBN		
		Nov 22 2024 00:07:57	Philadelphia Gas Works (PGW), 800 W Montgomery Ave, Philadelphia, PA 19122-2898
14944348	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		Nov 22 2024 00:13:00	Progressive Corporation, 6300 Wilson Mills Rod, Mayfield Village, OH 44143-2182
14942297	+ Email/Text: bankruptcy@bbandt.com		
		Nov 22 2024 00:13:00	Truist Bank, Card Services, PO Box 200, Wilson, NC 27894-0200
14947665	+ Email/Text: bankruptcy@bbandt.com		
		Nov 22 2024 00:13:00	Truist Bank, Support Services, PO Box 85092, Richmond, VA 23285-5092
14942286	EDI: USBANKARS.COM		
		Nov 22 2024 05:10:00	Elan Financial Services, PO Box 6352, Fargo, ND 58125
14942298	+ Email/Text: megan.harper@phila.gov		
		Nov 22 2024 00:14:00	WATER REVENUE BUREAU, Tax & Revenue

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Unit, 1401 JFK Blvd 5th Floor, Philadelphia, PA
19102-1663

14942272 + EDI: GMACFS.COM

Nov 22 2024 05:04:00

ally, PO Box 380902, Bloomington, MN
55438-0902

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14942956	*+	ADT, c/o Credit Collection Services, PO Box 447, Norwood, MA 02062-0447
14942959	*+	AT&T, PO Box 5074, Carol Stream, IL 60197-5074
14942958	*	American Express, PO Box 981535, El Paso, TX 79998-1535
14942961	*	Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
14942960	*	Bank of America, PO Box 672050, Dallas, TX 75267-2050
14942962	*+	Barclays, PO Box BOX 8803, Wilmington, DE 19899-8803
14942964	*+	Bluepearl Veterinary, 2950 Busch Lake Blvd., Tampa, FL 33614-1859
14942965	*	Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
14942966	*+	Capital One Auto, P.O. Box 60511, City of Industry, CA 91716-0511
14942968	*	Citi, PO Box 6062, Sioux Falls, SD 57117
14942969	*+	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14942970	*	Duvera Billing Services, LLC, dba EasyPay Finance, PO Box 2549, Carlsbad, CA 92018-2549
14942972	*+	FCL LLC, 716 E Willow Grove Avenue, Glenside, PA 19038-7906
14942973	*+	Fulton Bank, c/o Elan Financial Services, PO Box 6352, Fargo, ND 58125-6352
14942974	*	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14942967	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, P.O Box 15298, Wilmington, DE 19850
14942975	*+	Key Bank, PO Box 89446, Cleveland, OH 44101-6446
14942976	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela - Dept. of Ed., 633 Spirit Drive, Chesterfield, MO 63005-1243
14942977	*+	Navy Federal Credit Union, PO Box 3000, Merrifield, VA 22119-3000
14942978	*+	PECO, 2301 Market Street, Philadelphia, PA 19103-1380
14942979	*	Pennsylvania Department of Revenue, Department 280946, Attn: Bankruptcy Division, Harrisburg, PA 17128-0946
14942980	*+	PennyMac Loan Services, Attn: Correspondence Unit, PO Box 950002, Fort Worth, TX 76155-9802
14942981	*+	Philadelphia Gas Works (PGW), 800 W Montgomery Ave, Philadelphia, PA 19122-2898
14942982	*+	Truist Bank, Card Services, PO Box 200, Wilson, NC 27894-0200
14942971	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, Elan Financial Services, PO Box 6352, Fargo, ND 58125
14942983	*+	WATER REVENUE BUREAU, Tax & Revenue Unit, 1401 JFK Blvd 5th Floor, Philadelphia, PA 19102-1663
14942957	*+	ally, PO Box 380902, Bloomington, MN 55438-0902
14942963	*	bill.com (formerly Divvy), 6220 America Center Drive 100, Alviso, CA 95002

TOTAL: 0 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2024

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL GUY DAVEY	on behalf of Debtor Zakiyyah Najir Mitchell mike@fullcircle.mn mgdavey2002@gmail.com
REBECCA K. MCDOWELL	on behalf of Creditor KeyBank N.A. rmcdowell@slgcollect.com, pwirth@slgcollect.com;anovoa@slgcollect.com
ROBERT L. SALDUTTI	on behalf of Creditor KeyBank N.A. rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com;pwirth@saldutticollect.com;anovoa@slgcollect.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:			
Debtor 1:	<u>Zakiyyah Najir Mitchell</u>		Social Security number or ITIN: xxx-xx-5466
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 10/31/24
Case number:	24-13937-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Zakiyyah Najir Mitchell	
2. All other names used in the last 8 years	fdba Mitch & Matt LLC, fdba Presidential Vibes LLC, fdba Franklin Investments LLC, fdba 1B Loading LLC	
3. Address	5012 N 15th Street Philadelphia, PA 19141	
4. Debtor's attorney Name and address	MICHAEL GUY DAVEY Full Circle Law 716 East Willow Grove Avenue Wyndmoor, PA 19038	Contact phone 612-234-1551 Email: mike@fullcircle.mn
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 11/21/24

For more information, see page 2

7. Meeting of creditors	January 10, 2025 at 12:15 PM	Location: The meeting is by Zoom. Go to Zoom.us , Click on JOIN or call 1 (267) 362-3661, Enter Meeting ID 224 079 6575, and Passcode 6266025562 For additional meeting info. go to https://www.justice.gov/ust/moc
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 3/11/25 Filing deadline: 1/9/25 Filing deadline: 4/29/25
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$3080.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 1/28/25 at 10:00 AM . Location: HRG will be held via Telephone Hearing, For connection dial in information see, Standing Order M-20-3003	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	